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THIS INSTRUMENT PREPARED BY AND RETURN TO:

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STATE MS.-DESOTO CO.

DEC 23 2 05 PM '99

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DURABLE GENERAL POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS THAT:

I, CARL J. HOMMEL, a resident of and domiciled in DeSoto County, Mississippi, being sui juris at the execution date set forth hereinbelow, do hereby appoint my wife, MARY ELIZABETH HOMMEL, and my son, LARRY HOMMEL, as my Attorney-in-Fact, provided that either one of them may act alone in such capacity, for me and in my name, place and stead, and as my act and deed.

I authorize my Attorney-in-Fact to take the following actions on my behalf:

- To ask, demand, sue for, collect, recover and receive all sums of money, debts, dues, accounts, legacies, bequests, interest, dividends, annuities and demands whatsoever as are now or shall hereafter become due, owing, payable or belonging to me, and have, use and take all lawful ways and means in my name or otherwise for the recovery thereof, by attachments, distress or otherwise, and to compromise and agree for the same, and acquittances or other sufficient discharges for the same:
- 2. To endorse and deposit in any of my checking or savings accounts any dividend, interest, annuity, Social Security, or other check made payable to my order or any other fund payable to me including, but not limited to, any United States Treasury check for disability compensation;
- To make, seal and deliver, to bargain, contract, agree for, buy, sell, draw checks, 3. mortgage, hypothecate and in any and every way and manner deal in and with cash, goods, merchandise, stocks and bonds, U.S. Government obligations, choses in action and other property, real and personal, in possession or in action, and to release mortgages on lands or chattels;
- To bargain, contract, agree for, purchase, receive and take lands, tenements, hereditaments, and real property and accept the seizing and possession of all real property and all debts and other assurances, and to lease, let, demise, bargain, sell, release, convey, mortgage and hypothecate lands, tenements, hereditaments, and any real property whatsoever, upon such terms and conditions and under such covenants as the said designee shall think fit;
- To sign, seal, execute, deliver and acknowledge such deeds, leases and assignments of leases, covenants, indentures, agreements, mortgages, hypothecations, bills, bonds, notes, receipts, evidences of debt, releases and satisfaction of mortgages, judgments and other debts and such other instruments in writing of whatever kind or nature, including specifically the execution of checks for payment of bills and debts incurred by me, as may be necessary or proper in the premises;
- To draw checks and withdrawals on any bank, savings and loan association, credit union or other similar institution where I may have funds on deposit to my credit;

- 7. To pay all of my household bills and expenses, and any expenses necessary for my personal care and maintenance;
- 8. To pay all medical bills, statements, and expenses incurred for my medical care, including, but not limited to, physicians, hospitals, laboratory fees, and nursing homes;
- 9. To assign all insurance benefits and execute any authorizations necessary to obtain the aforementioned medical services;
- 10. To assign Medicare benefits and handle all documentation necessary to receive and assign Medicare benefits;
- 11. To prepare or have prepared, sign and file my federal and state income tax returns, amended returns, claims, waivers, and receive and file refunds, or any required declaration of estimated tax for any year;
 - 12. To have access to any safe deposit box in my name;
- 13. To sign my name on any document as necessary to carry out these powers herein enumerated;
- 14. To make, do and transact all and every kind of business of whatsoever nature and kind; and
- 15. To do any other act that my Attorney-in-Fact believes should be done, the same as I could do myself.

Giving and granting unto the said Attorney-in-Fact full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done in and about the premises, as fully to all intents and purposes as I might or could do if personally present, I hereby ratify and confirm all that said Attorney-in-Fact shall lawfully do or cause to be done by virtue of these presents. I hereby further grant this power to said Attorney-in-Fact and state that same is a durable power of attorney as provided within Mississippi Code Annotated Section 87-3-1, et seq., and said power will not be affected by any subsequent mental or physical debility, disability or incapacity of the undersigned principal. I hereby nominate for consideration by any court, the said Attorney-in-Fact to serve without bond as my conservator, guardian of my estate, and/or guardian of my person in the event that protective proceedings for my person or estate are hereinafter commenced.

This Durable General Power of Attorney shall be effective upon the date of execution below and shall not terminate until my death or the filing in the DeSoto County Chancery Clerk's Office of a notice of the termination hereof, whichever event shall sooner occur.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this the 9th day of December, 1999.

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CARL J. HOMMEI Witnesses: STATE OF Tennesses COUNTY OF Sely On this _____ day of December, 1999, before me, the undersigned Notary Public, within and for said County and State, duly commissioned and qualified, personally appeared CARL J. HOMMEL, to me known to be the person described in and who executed and delivered the foregoing Durable General Power of Attorney and acknowledged that he executed and delivered the same as his free act and deed. WITNESS my hand and notarial seal in the County and State aforesaid, on this day and first above written. Notary Public My Commission Expires: 7-76-05

INUSERS/RENEE/SHIM/HOMMEL/MS/DGPOA CAR